Case 16-14422 Doc 17 Document Page 1 of 33

Fill in this info	rmation to identify your	case:		
Debtor 1	William E Bowma	nn, IV		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF MASSAC	CHUSETTS	
Case number	16-14422			
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

Par	11: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	725,902.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,351.0
	1c. Copy line 63, Total of all property on Schedule A/B	\$	744,253.0
aı	t 2: Summarize Your Liabilities		
			abilities It you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	259,107.0
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	220,415.9
	Your total liabilities	\$	479,522.90
aı	t 3: Summarize Your Income and Expenses		
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,785.3
	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,551.7
aı	4: Answer These Questions for Administrative and Statistical Records		
	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bousehold purpose." 11 LLS C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 LLS C. § 159	a personal	, family, or

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 William E Bowman, IV Case number (if known) 16-14422

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$_____3,785.35

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cl	aim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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		Dog	cument Page 3 of 33		
Fill in this infor	mation to identify your case	and this filing	j :		
Debtor 1	William E Bowman, IV	1			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the: DIS	TRICT OF MAS	SSACHUSETTS		
Omica Clares Be			557.51.5521.5		
Case number _	16-14422				☐ Check if this is an
					amended filing
Official Fo	mo 106 \ /D				
_	orm 106A/B				
Schedul	e A/B: Propert	t y			12/15
hink it fits best. B	se as complete and accurate as e space is needed, attach a sep	possible. If two	only once. If an asset fits in more than one married people are filing together, both are his form. On the top of any additional pages	equally responsible for	or supplying correct
Part 1: Describe	Each Residence, Building, Land	d, or Other Real	Estate You Own or Have an Interest In		
1. Do vou own or l	have any legal or equitable inter	est in any resid	ence, building, land, or similar property?		
_	, , ,	,	enes, samanig, iama, er emmai property.		
☐ No. Go to Par	rt 2.				
Yes. Where i	s the property?				
4.4		\A/lb a4	in the manager 2 Observed all that seek		
1.1 12 ⊔i ahla	nd Avenue	wnat	is the property? Check all that apply		
Unit B	nd Avenue		Single-family home		ed claims or exemptions. Put
	if available, or other description	🗆	Duplex or multi-unit building		cured claims on Schedule D: Claims Secured by Property.
,			Condominium or cooperative		
		П	Manufactured or mobile home		
Arlington	MA 02476-0	-	Land	Current value of the	
	State ZIP Co			entire property? \$725.902.0	portion you own? 00 \$725,902.00
City	State ZIP CO	de ∐ □	Investment property Timeshare	Ψ123,302.0	<u> </u>
			Other		of your ownership interest
		_	has an interest in the property? Check one	a life estate), if know	, tenancy by the entireties, or wn.
		•	Debtor 1 only	,	
Middlese	(•	-	
County			Debtor 1 and Debtor 2 only		
,			·	Check if this is (see instructions)	community property
			r information you wish to add about this ite	(****	
			erty identification number:	ii, sucii as iocai	
			nary residence		
		Filli	lary residence		
2 Add the dell	lar value of the portion you	own for all of	your entries from Part 1, including any	ontries for	
			r here		\$725,902.00
				L	
Part 2: Describe	Your Vehicles				
Do you own lea	se or have legal or equitable	o interest in a	ny vehicles, whether they are registere	nd or not? Include ar	ny vehicles you own that
			Schedule G: Executory Contracts and Uni		iy voriioles you own that
	•	•	•		
B. Cars, vans, tr	ucks, tractors, sport utility v	ehicles, moto	orcycles		
=					
■ No					
☐ Yes					

Official Form 106A/B Schedule A/B: Property page 1

_		W	D/	Document	Page 4 of 33	Cana mumban (it)	40.44400
D	ebtor 1	William E Bo	owman, IV			Case number (if known)	16-14422
			for homes, ATVs and of motors, personal waterc				
	■ No						
	☐ Yes						
5			the portion you own fo ed for Part 2. Write that				\$0.00
	_						
			nal and Household Items egal or equitable intere	st in any of the followi	na itome?		Current value of the
D	o you ow	il of flave ally it	egai or equitable intere	st in any of the follow	ng items :		portion you own? Do not deduct secured claims or exemptions.
6.		old goods and f					•
	Example No	es: Major applian	ices, furniture, linens, chi	na, kitchenware			
	_	Describe					
	— 163.	Describe					
			Household Goods	and Furnishings			\$15,000.00
_			<u> </u>			·	
7.	Electron Example	es: Televisions a	nd radios; audio, video, s phones, cameras, media		ment; computers, prir	nters, scanners; music c	ollections; electronic devices
	■ No □ Yes.	Describe					
8.	Example ■ No		figurines; paintings, prin ons, memorabilia, collect		ks, pictures, or other	art objects; stamp, coin,	or baseball card collections;
9.		ent for sports are es: Sports, photo musical instru	graphic, exercise, and of	ther hobby equipment; b	oicycles, pool tables, q	golf clubs, skis; canoes a	and kayaks; carpentry tools;
	☐ Yes.	Describe					
10.	■ No	les: Pistols, rifles	s, shotguns, ammunition,	and related equipment			
	☐ Yes.	Describe					
11.	Clothes Examp		othes, furs, leather coats	, designer wear, shoes,	accessories		
		Describe					
		20000					
			Clothing				\$1,850.00
12.	□ No		welry, costume jewelry, e	engagement rings, wedc	ling rings, heirloom je	welry, watches, gems, g	gold, silver
	<u> </u>	DOSOIIDE					
			Jewelry				\$500.00

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Official Form 106A/B Schedule A/B: Property page 2

Page 5 of 33 Document Debtor 1 Case number (if known) 16-14422 William E Bowman, IV 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$17,350.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Bank of America** \$1,000.00 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. Institution name or individual:

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Case 16-14422

Doc 17

Entered 12/19/16 17:43:23 Page 6 of 33 Document William E Bowman, IV Case number (if known) 16-14422 Debtor 1 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses \square Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits: unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Describe each claim.......

Case 16-14422

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Deb	or 1 William E Bowman, IV	Document	Page 7 of 3	Case number (if known)	16-14422
_	Other contingent and unliquidated claims of e	very nature, including	g counterclaims of	r the debtor and rights to	set off claims
	Yes. Describe each claim				
25 /	ny financial accets you did not already list				
	ny financial assets you did not already list No				
	Yes. Give specific information				
	·				A 4.00
	Bowmai	n Design, Inc.			\$1.00
				r	
36.	Add the dollar value of all of your entries from			s you have attached	\$1,001.00
	for Part 4. Write that number here				Ψ1,001.00
Part	5: Describe Any Business-Related Property You O	wn or Have an Interest I	n I ist anv real estat	e in Part 1	
				e iii i ait i.	
_	o you own or have any legal or equitable interest in	any business-related pr	operty?		
_	No. Go to Part 6.				
Ц	Yes. Go to line 38.				
Part	Describe Any Farm- and Commercial Fishing-Real If you own or have an interest in farmland, list it in F		n or Have an Interest	In.	
	ir you own or have an interest in familiaria, list it in i	art i.			
	o you own or have any legal or equitable inte	erest in any farm- or o	ommercial fishing	g-related property?	
	No. Go to Part 7.				
	Yes. Go to line 47.				
Part	Describe All Property You Own or Have an	Interest in That You Did	Not List Above		
	o you have other property of any kind you di				
	Examples: Season tickets, country club members No	ship			
	Yes. Give specific information				
	Too. Give specific information				
54.	Add the dollar value of all of your entries from	n Part 7. Write that n	umber here		\$0.00
				Į.	
Part	List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$725,902.00
56.	Part 2: Total vehicles, line 5		\$0.00		<u> </u>
57.	Part 3: Total personal and household items,	 line 15	\$17,350.00		
58.	Part 4: Total financial assets, line 36		\$1,001.00		
59.	Part 5: Total business-related property, line 4		\$0.00		
60.	Part 6: Total farm- and fishing-related proper		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through	61	\$18,351.00	Copy personal property to	otal \$18,351.00
63.	Total of all property on Schedule A/B. Add lin	e 55 + line 62			\$744,253.00

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Official Form 106A/B Schedule A/B: Property page 5

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Fill in this infor	rmation to identify your	case:		
Debtor 1	William E Bowma			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF MASSAC	CHUSETTS	
Case number	16-14422			
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	tions are you clai	ming? Check one	e only, even if your sp	ouse is filing with y

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
12 Highland Avenue Unit B Arlington, MA 02476 Middlesex County	\$725,902.00		\$500,000.00	Mass. Gen. Laws c.188, §§ 1
Primary residence Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	•
Household Goods and Furnishings Line from Schedule A/B: 6.1	\$15,000.00		\$15,000.00	Mass. Gen. Laws c.235, § 34(2)
Elle Helli Genedale 7VE. G.T			100% of fair market value, up to any applicable statutory limit	U-1(2)
Clothing Line from Schedule A/B: 11.1	\$1,850.00		\$1,850.00	Mass. Gen. Laws c.235, § 34(1)
Zino nomi Gonodalo / v.Z. 1111			100% of fair market value, up to any applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$500.00	•	\$500.00	Mass. Gen. Laws c. 235, § 34(18)
Ellio II di II do II da II di			100% of fair market value, up to any applicable statutory limit	3.(1.5)
Checking: Bank of America	\$1,000.00		\$1,000.00	Mass. Gen. Laws c. 246, § 28A
Ente nom concede / v.b.			100% of fair market value, up to any applicable statutory limit	

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btor 1 William E Bowman, IV Case number (if known) 16-14422

exemption	
c.235, §	
	
Mass. Gen. Laws c.23 34(6)	

Official Form 106C

☐ Yes

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	Document Page 10	01 33		
Fill in this information to identify you	ır case:			
Debtor 1 William E Bown	· · · · · · · · · · · · · · · · · · ·			
First Name Debtor 2	Middle Name Last Name			
(Spouse if, filing) First Name	Middle Name Last Name			
United States Bankruptcy Court for the	DISTRICT OF MASSACHUSETTS			
Case number 16-14422				
(if known)			_	if this is an
			ameno	led filing
Official Form 106D				
Schedule D: Creditors	Who Have Claims Secured	by Propert	V	12/15
	If two married people are filing together, both are eq			tion. If more space
is needed, copy the Additional Page, fill it number (if known).	out, number the entries, and attach it to this form. Or	n the top of any addition	nal pages, write your na	me and case
1. Do any creditors have claims secured by	y your property?			
\square No. Check this box and submit t	his form to the court with your other schedules. Yo	ou have nothing else t	o report on this form.	
■ Yes. Fill in all of the information	below.			
Part 1: List All Secured Claims				
	more than one secured claim, list the creditor separately		Column B	Column C
for each claim. If more than one creditor has much as possible, list the claims in alphabeti	s a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Nationstar Mortgage LI	Describe the property that secures the claim:	\$251,622.00	\$725,902.00	If any \$0.00
Creditor's Name	12 Highland Avenue Unit B			
	Arlington, MA 02476 Middlesex			
	County Primary residence			
350 Highland Dr	As of the date you file, the claim is: Check all that			
Lewisville, TX 75067	apply. ☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or sec car loan)	cured		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	☐ Other (including a right to offset)			
community debt				
Opened				
06/13 Last Active				
Date debt was incurred 9/08/16	Last 4 digits of account number 2161			
		AT 107 00	400 550 00	40.00
2.2 Nissan-infiniti Lt Creditor's Name	Describe the property that secures the claim:	\$7,485.00	\$22,559.00	\$0.00
	As of the date you file, the claim is: Check all that			
2901 Kinwest Pkwy Irving, TX 75063	apply.			
Number, Street, City, State & Zip Code	☐ Contingent ☐ Unliquidated			
Hamber, Gross, Orty, State & Zip Soue	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or sec car loan)	eured		
Debtor 2 only				
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			

Official Form 106D

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Debtor 1 Willian	n E Bowman, IV		Case number (if know)	16-14422
First Name	Middle N	Name Last Name		
☐ Check if this claic		☐ Other (including a right to offset)		
Date debt was incur	Opened 11/14 Last Active red 11/10/16	Last 4 digits of account number	4013	
	age of your form, add	Column A on this page. Write that number I the dollar value totals from all pages.	here: \$259,10 \$259,10	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in	this informa	ation to identify your o	ase:	Doddinent	r age 12 or e				
Debto	or 1	William E Bowma	n, IV						
D - 1-1-	0	First Name	Middle	Name	Last Name				
Debto (Spouse	or 2 e if, filing)	First Name	Middle	Name	Last Name				
United	d States Banl	kruptcy Court for the:	DISTRICT	OF MASSACHUSE	TTS				
Case	number 16	6-14422							
(if know		0-14422						Check	if this is an
								amend	ed filing
Offic	ial Form	106E/F							
Sch	edule E/	F: Creditors W	ho Hav	e Unsecured	Claims				12/15
any exe Schedu Schedu Ieft. Att	ecutory contra le G: Executo le D: Creditor ach the Conti and case numb	accurate as possible. Use acts or unexpired leases ory Contracts and Unexpires Who Have Claims Sect inuation Page to this page ber (if known).	that could re red Leases (ured by Prop e. If you hav	esult in a claim. Also li (Official Form 106G). D erty. If more space is a e no information to rep	ist executory contract to not include any cre needed, copy the Part	s on Schedule A/B: F ditors with partially s you need, fill it out, I	Property (Of secured clai number the	ficial For ms that a entries ii	m 106A/B) and on are listed in a the boxes on the
		s have priority unsecured							
	No. Go to Par	rt 2.	_	•					
	Yes.								
ide po	entify what type essible, list the	priority unsecured claims e of claim it is. If a claim ha claims in alphabetical orde nan one creditor holds a pa	s both priority r according to	and nonpriority amount the creditor's name. If	ts, list that claim here a you have more than two	nd show both priority a	ind nonpriori	ty amount	ts. As much as
(F	or an explanati	ion of each type of claim, s	ee the instruc	ctions for this form in the	instruction booklet.)	Total alaim	Deiaeite		Namoriarity
						Total claim	Priority amount		Nonpriority amount
2.1		Revenue Service		Last 4 digits of accoun	nt number	\$0.00		\$0.00	\$0.00
	Priority Cred	7346		When was the debt in	curred?		-		
		phia, PA 19101-7346 eet City State Zlp Code		As of the date you file	, the claim is: Check a	II that apply			
٧	Who incurred	the debt? Check one.		☐ Contingent					
ı	Debtor 1 on	lly		☐ Unliquidated					
[Debtor 2 on	lly		☐ Disputed					
[Debtor 1 an	d Debtor 2 only		Type of PRIORITY uns	secured claim:				
[At least one	of the debtors and anothe	r	☐ Domestic support of	oligations				
[☐ Check if thi	is claim is for a commun	ity debt	Taxes and certain o	ther debts you owe the	government			
_		ıbject to offset?		☐ Claims for death or	personal injury while yo	u were intoxicated			
	■ No □ Yes			Other. Specify					
	→ Yes								
2.2		usetts Dept. of Rev	enue	Last 4 digits of accou	nt number	\$0.00		\$0.00	\$0.00
	Priority Cred			When was the debt in	curred?				
	Boston,	MA 02114-9564					-		
v		eet City State Zlp Code the debt? Check one.		As of the date you file	, the claim is: Check a	II that apply			
_	_			☐ Contingent					
_	Debtor 1 on			☐ Unliquidated					
	Debtor 2 on	-		Disputed	and the second second				
		d Debtor 2 only		Type of PRIORITY uns					
		of the debtors and anothe		Domestic support of	_				
		is claim is for a commun	-	■ Taxes and certain or□ Claims for death or		=			
_	s the claim su No	ıbject to offset?							
	■ No □ Yes			Other. Specify					

Official Form 106 E/F

Entered 12/19/16 17:43:23 Case 16-14422 Doc 17 Filed 12/19/16 Desc Main Document Page 13 of 33 Debtor 1 William E Bowman, IV Case number (if know) 16-14422 Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 \$18,967.60 **American Express** Last 4 digits of account number 3002 Nonpriority Creditor's Name When was the debt incurred? PO Box 1270 Newark, NJ 07101-1270 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Docket No. 1652CV523 ☐ Yes 4.2 **American Express** Last 4 digits of account number 2000 \$25,522.23 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 297879 Ft. Lauderdale, FL 33329-7879 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

Other. Specify

☐ Yes

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Case number (if know) 16-14422

william E Bowman, IV		Case number (if know) 16-14422	
Bank Of America	Last 4 digits of account number	7175	\$10,921.37
Nonpriority Creditor's Name Po Box 15796	When was the debt incurred?		
Wilmington, DE 19850 Number Street City State Zlp Code	As of the data you file the claim	in Charle all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim	s: Cneck all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		
Bankamerica	Last 4 digits of account number	1012	\$21,554.00
Nonpriority Creditor's Name	_	0	
Po Box 982238 El Paso, TX 79998	When was the debt incurred?	Opened 03/03 Last Active 10/08/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Bankamerica	Last 4 digits of account number	0359	Unknown
Nonpriority Creditor's Name	_		
4909 Savarese Cir Tampa, FL 33634	When was the debt incurred?	Opened 06/10 Last Active 6/28/13	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
□ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other, Specify Real Estate	e Mortgage	

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^{r 1} William E Bowman, IV		Case number (if know) 16-14422	
BoA Merrill Lynch	Last 4 digits of account number	0908	\$44,713.70
Nonpriority Creditor's Name P.O. Box 660576 Dallas, TX 75266-0576	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
\square Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Business L	ine of Credit	
Chase Card	Last 4 digits of account number	5467	\$2,714.00
Nonpriority Creditor's Name	_		<u> </u>
Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 01/15 Last Active 10/16/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Credit Card	<u> </u>	
Citi	Last 4 digits of account number	3803	\$19,941.00
Nonpriority Creditor's Name	_		
Po Box 6241 Sioux Falls, SD 57117	When was the debt incurred?	Opened 07/10 Last Active 10/10/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other. Specify Credit Card	I	

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DCDIO	vviillaili E	BOWIIIaii, iv		Case	idilibei (ii kilow	10-14422	
4.9	Doug Rees		Last 4 digits of account number			_	\$15,130.00
	Nonpriority Cred 25136 Here		When was the debt incurred?				
,	Ramona, C						
		City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Check	call that apply		
	_						
	Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		is claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a separe report as priority claims	aration ag	reement or divo	orce that you did not	
	No	bject to onset?	Debts to pension or profit-shari	ng plans.	and other simils	ar debts	
	☐ Yes						
	163		Other. Specify				
4.1	Sean Walth	er	Last 4 digits of account number				\$60,952.00
<u> </u>	Nonpriority Cred		- -			-	
	550 Liberty Unit 1702		When was the debt incurred?				
	Braintree, N	IA 02184 City State Zlp Code		ia. Chaal	le all that annie		
		the debt? Check one.	As of the date you file, the claim	is: Check	Call that apply		
	■ Debtor 1 on		Пол				
	_	•	☐ Contingent				
	Debtor 2 on	•	Unliquidated				
	Debtor 1 and	•	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:			
		is claim is for a community	☐ Student loans				
	debt Is the claim su	bject to offset?	Obligations arising out of a separe report as priority claims	aration ag	reement or divo	orce that you did not	
	■ No		Debts to pension or profit-sharing	ng plans,	and other simils	ar debts	
	☐ Yes		Other. Specify				
Part 3:		s to Be Notified About a Deb					
is tryii have r	ng to collect fro more than one c ed for any debts	m you for a debt you owe to son		n Parts 1	or 2, then list t	the collection agency	here. Similarly, if you
6. Total t		certain types of unsecured clain	ns. This information is for statistical i	eporting	purposes only	y. 28 U.S.C. §159. Add	the amounts for each
type o	i unsecureu cie				т	otal Claim	
	6a.	Domestic support obligations		6a.	\$	otal Claim	
	Γotal	Domociio capport obligationo		ou.	Ψ	0.00	
from P	aims art 1 6b.	Taxes and certain other debts	you owe the government	6b.	\$	0.00	
	6c.	Claims for death or personal ir	jury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a throu	ıqh 6d.	6e.	\$	0.00	
		- " " " " " " " " " " " " " " " " " " "	-				
						otal Claim	
	6f.	Student loans		6f.	\$	0.00	
	Гotal aims						
from P	art 2 6g.		paration agreement or divorce that	6g.	\$	0.00	
	6h.	you did not report as priority c Debts to pension or profit-shar	iaims ring plans, and other similar debts	6h.	\$	0.00	

0.00

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Debtor 1 William E Bowman, IV Case number (if know) 16-14422

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ 220,415.90

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Fill in this information to identify your case:				
Debtor 1	William E Bowma	nn, IV		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF MASSAC	CHUSETTS	
	16-14422			
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Nissan-infiniti Lt	2014 Infiniti Q50
2901 Kinwest Pkwy	Acct# 29009774013
Irving, TX 75063	Opened Opened 11/14 Last Active 11/10/16

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		Docume	iii raye 19 0	1 33	
Fill in this	information to identify your	case:			
Debtor 1	William E Bowma	ın, IV			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Star	tes Bankruptcy Court for the:	DISTRICT OF MASSAG	CHUSETTS		
Case numb	ber 16-14422				
(if known)	10-14422				☐ Check if this is an
					amended filing
Official	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
ill it out, a		boxes on the left. Attack . Answer every question	n the Additional Page t i.	o this page. On the to	needed, copy the Additional Page, p of any Additional Pages, write
■ No					
☐ Yes	.				
	hin the last 8 years, have you				
Arizon	a, California, Idaho, Louisiana,	Nevada, New Mexico, Pu	ierto Rico, Texas, Wash	ington, and Wisconsin.)	
■ No.	Go to line 3.				
☐ Yes	. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guarar	tor or cosigner. Make	sure you have listed t	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	
	Name			□ Schedule E/F,	
				☐ Schedule G, lin	
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, lin	 e
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	
	Number Street	_		_	
	City	State	ZIP Code		

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E:II	in this information to	idantifyyayır a					•					
	in this information to	William E Bo										
	otor 2 buse, if filing)											
Uni	ted States Bankrupt	cy Court for the	DISTRICT OF MASSA	CHUSETTS								
Cas	se number 16-	14422					Che	ck if this is	s:			
(If kr	nown)							An amend	ed fili	ng		
											g postpetitior ollowing date	
0	fficial Form	<u> 1061</u>					Ī	/M / DD/ `	YYYY	7		
S	chedule I: \	Your Inco	ome									12/1
sup spo atta	plying correct inforuse. If you are sepa ch a separate shee	rmation. If you arated and you	ible. If two married peo are married and not filin r spouse is not filing wi On the top of any addition	ig jointly, and your sp th you, do not include	oouse i e infori	s liv nati	ing with on abou	you, incl t your sp	lude ouse	inforn a. If mo	nation about ore space is	your needed,
1.	Fill in your emploinformation.	yment		Debtor 1				Debtor	2 or ı	non-fi	ling spouse	
	If you have more t	•	Employment status	■ Employed				☐ Emp	loyed	J		
	attach a separate information about employers.			☐ Not employed				□ Not €	emplo	yed		
		ooooonal or	Occupation	Self Employed								
	Include part-time, self-employed wor		Employer's name									
	Occupation may ir or homemaker, if i		Employer's address									
			How long employed th	nere?								
Par	t 2: Give Det	ails About Mon	thly Income									
	mate monthly inco use unless you are s		ate you file this form. If y	ou have nothing to rep	oort for	any	line, writ	e \$0 in the	e spa	ce. Inc	clude your no	n-filing
•	ou or your non-filing se e space, attach a se	•	ore than one employer, co	mbine the information	for all e	mpl	oyers for	that person	on on	ı the lir	nes below. If	you need
							For De	btor 1			otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the monthly		2.	\$		0.00	\$		N/A	-
3.	Estimate and list	monthly overti	me pay.		3.	+\$		0.00	+\$	\$	N/A	-
4.	Calculate gross I	ncome. Add lin	e 2 + line 3.		4.	\$		0.00		\$	N/A	

Deb	tor 1	William E Bowman, IV	_	C	Case n	umber (<i>if k</i>	(nown)	16-14	422		
	Cor	ny line 4 hore	4			Debtor 1	0.00	non-	Debtor filing s	pouse	
		by line 4 here	4.		\$		0.00	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a		\$		0.00	\$		N/A	-
	5b.	Mandatory contributions for retirement plans	5b		\$		0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$		0.00	\$_		N/A	_
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d 5e		\$		0.00	\$		N/A N/A	_
	5f.	Domestic support obligations	5f.		\$—		0.00	\$—		N/A N/A	_
	5g.	Union dues	5g		<u>*</u> —		0.00	\$		N/A	_
	5h.	Other deductions. Specify:	-		\$			+ \$		N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		0.00	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$		0.00	\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			•			•			
	01	monthly net income.	8a		\$		5.35	\$		N/A	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b).	\$		0.00	\$		N/A	_
	ос.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c		\$		0.00	\$		N/A	
	8d.	Unemployment compensation	8d		\$ 		0.00	\$		N/A	_
	8e.	Social Security	8e		\$		0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$		0.00	\$		N/A	_
	8g.	Pension or retirement income	8g		\$		0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$		0.00	+ \$		N/A	-
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	3,78	5.35	\$		N/A	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	3	,785.35	+ \$		N/A	= \$	3,785.35
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-		,,,,,,,,,			11//		0,100.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			,		,		e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	3,785.35
13.	Do	you expect an increase or decrease within the year after you file this form	2						!	Combi	ned y income
10.		No.	•								

Official Form 106I Schedule I: Your Income page 2

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E-11-1		·						
FIII 1	n this informat	tion to identify y	our case:					
Debt	tor 1	William E Bo	owman, I	V			k if this is:	
Debt	tor 2						An amended filing A supplement show	wing postpetition chapter
	ouse, if filing)					_		the following date:
Unite	ed States Bankru	uptcy Court for the	: DISTRI	CT OF MASSACHUSETTS	S	-	MM / DD / YYYY	
Case	e number 16	-14422						
(If kr	nown)							
Of	ficial Fo	rm 106.l						
		J: Your	Evnor	NCOC				40/4/
Be a	as complete a rmation. If mon nber (if know	and accurate as	s possible eded, atta ry questio	If two married people ar				
1.	Is this a join							
	■ No. Go to		in a separ	ate household?				
	□ No		пт и осриг	ate nousenoid.				
	= :::		st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	or 2.	
2.	Do you have	dependents?	■ No					
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents r	names.						☐ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
								□ No
3.	Do your oyn	oneoe includo	_		-			☐ Yes
3.	expenses of	enses include people other t your depende	han 👝	No Yes				
	<u> </u>		:::::5::					
Part		ate Your Ongoi		ly Expenses uptcy filing date unless y	ou are using this f	0rm 00 0 011	nnlament in a Chr	enter 12 eace to report
exp				y is filed. If this is a supp				
				government assistance i				
	icial Form 10		id have inc	cluded it on Schedule I:)	our Income		Your exp	enses
4.		r home owners d any rent for th		ses for your residence. In or lot.	nclude first mortgage	e 4. \$		1,756.13
	If not include	ed in line 4:						
	4a. Real e	state taxes				4a. \$		0.00
		ty, homeowner'				4b. \$		150.00
			•	ıpkeep expenses		4c. \$		0.00
E		owner's associa		dominium dues	ma aquitu laana	4d. \$	-	281.00

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Debte	or 1	William	E Bowman, IV		Case num	ber (if known)	16-14422
6.	Utiliti	ies:					
	6a.	Electricity	, heat, natural gas		6a.	\$	350.00
	6b.	Water, se	wer, garbage collection		6b.	\$	140.00
	6c.	Telephon	e, cell phone, Internet, satellite, and o	cable services	6c.	\$	130.00
	6d.	Other. Sp	ecify:		6d.	\$	0.00
7.	Food	and hous	ekeeping supplies			\$	500.00
			children's education costs		8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning		9.	\$	100.00
		-	products and services		10.	•	100.00
			ntal expenses		11.		50.00
			. Include gas, maintenance, bus or tra	ain fare.		<u> </u>	
			ar payments.	an laro.	12.	\$	100.00
			clubs, recreation, newspapers, ma	agazines, and books	13.	\$	100.00
			ributions and religious donations		14.	\$	0.00
		rance.	3 · · · · · · · · · · · · · · · · · · ·			•	0.00
-			nsurance deducted from your pay or i	included in lines 4 or 20.			
		Life insura	, , ,		15a.	\$	116.13
	15b.	Health ins	urance		15b.	\$	909.47
	15c.	Vehicle in	surance		15c.	\$	102.25
			urance. Specify: Disability Insura	nce	15d.	·	167.77
			include taxes deducted from your pay			<u> </u>	107.77
	Spec	ify:		of included in lines 4 of 20.	16.	\$	0.00
			ease payments: ents for Vehicle 1		17a.	\$	499.00
			ents for Vehicle 2		17b.	·	0.00
		Other. Sp	ooifu:		176. 17c.	·	0.00
		Other. Sp			17d.		0.00
8.	Your	payments	of alimony, maintenance, and sup			· —	0.00
			your pay on line 5, Schedule I, You		18.	\$	
			s you make to support others who	do not live with you.		\$	0.00
	Spec	,			19.	_	
			erty expenses not included in line	s 4 or 5 of this form or on Sche			0.00
			s on other property		20a.		0.00
		Real esta			20b.	·	0.00
			homeowner's, or renter's insurance		20c.	·	0.00
			nce, repair, and upkeep expenses		20d.	·	0.00
	20e.	Homeowr	er's association or condominium due	es	20e.	\$	0.00
1.	Othe	r: Specify:			21.	+\$	0.00
		-	monthly expenses				
			through 21.			\$	5,551.75
	22b. (Copy line 2	2 (monthly expenses for Debtor 2), if	any, from Official Form 106J-2		\$	
	22c. /	Add line 22	a and 22b. The result is your monthl	y expenses.		\$	5,551.75
3.	Calcı	ulate your	monthly net income.			<u> </u>	
	23a.	Copy line	12 (your combined monthly income)	from Schedule I.	23a.	\$	3,785.35
	23b.	Copy you	monthly expenses from line 22c abo	ove.	23b.	-\$	5,551.75
	33c	Subtract	our monthly expenses from your mo	nthly income			
	_ UU.		is your monthly net income.	nuny income.	23c.	\$	-1,766.40
	For ex	xample, do y ication to the	an increase or decrease in your ex ou expect to finish paying for your car loan terms of your mortgage?				ease or decrease because of a
	□ Ye		Explain here:				
		· · · · · · · · · · · · · · · · · · ·	1				

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Fill in this	informa	tion to identify your	case:			
Debtor 1		William E Bowma	n, IV			
		First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ıg)	First Name	Middle Name	Last Name		
United Stat	tes Bank	ruptcy Court for the:	DISTRICT OF MASSAC	CHUSETTS		
Case numb	per 16	-14422				
(if known)						☐ Check if this is an amended filing
						amonded ming
0(() - (- ()		4000				
Official I						
Decla	ratio	on About a	ın Individual	Debtor's Sch	edules	12/15
If two marri	ied neor	ale are filing together	· hoth are equally respo	nsible for supplying correc	t information	
You must fi obtaining n	ile this fo	orm whenever you fi	le bankruptcy schedules	s or amended schedules. M	aking a false stat	ement, concealing property, or 00, or imprisonment for up to 20
	Sign B	elow				
Did yo	ou pay o	r agree to pay some	one who is NOT an attor	rney to help you fill out ban	kruptcy forms?	
I	No					
□ Y	∕es. Nar	me of person				okruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
		of perjury, I declare	that I have read the sum	nmary and schedules filed w	vith this declarati	on and

Signature of Debtor 2

Date

X /s/ William E Bowman, IV
William E Bowman, IV

Date December 19, 2016

Signature of Debtor 1

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Fill in	this infor	mation to identify you	r case:			
Debto	r 1	William E Bowm	an, IV			
Dahta	- 0	First Name	Middle Name	Last Name		
Debto (Spouse	r 2 e if, filing)	First Name	Middle Name	Last Name		
United	d States Ba	ankruptcy Court for the:	DISTRICT OF MASSACH	HUSETTS		
Casa	number	16-14422				
(if know	_	10-14422				Check if this is an mended filing
Stat	ement		Affairs for Individ		ankruptcy equally responsible for sup	4/10
		nore space is needed, n). Answer every ques		this form. On the top of any	/ additional pages, write you	ır name and case
Part 1	Give	Details About Your Ma	rital Status and Where You	Lived Before		
1. W	/hat is you	ır current marital statu	ıs?			
	Married Not ma					
2. D	uring the	last 3 years, have you	lived anywhere other than	where you live now?		
	■ No] Yes. Li	st all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
C	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	No Yes. M	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Expla	in the Sources of You	r Income			
Fi	III in the tot	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
		ll in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until ed for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$45,899.22	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 William E Bowman, IV Case number (if known) 16-14422

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	r last calei nuary 1 to	ndar year: December 3	31, 2015)	☐ Wages, commissions, bonuses, tips	\$22,753.00	☐ Wages, components, tips	nissions,	
				Operating a business		☐ Operating a b	ousiness	
		dar year bef December 3		☐ Wages, commissions, bonuses, tips	\$20,000.00	☐ Wages, complete bonuses, tips	nissions,	
				Operating a business		☐ Operating a b	ousiness	
	and other winnings. List each	public benefi If you are filir	t payments; pag a joint cas	er that income is taxable. Exa pensions; rental income; inter- e and you have income that y me from each source separat	est; dividends; money collect ou received together, list it c	cted from lawsuits; ronly once under De	royalties; and btor 1.	
				D.1.4		D.14		
				Debtor 1	Onese in serve from	Debtor 2		0
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pay	ments You	Made Before You Filed for E	Bankruptcy			
6.	□ No.	Neither De individual p During the No. Yes * Subject to Debtor 1 o	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7 List below e include payo	ach creditor to whom you paid editor. Do not include paymen payments to an attorney for th on 4/01/19 and every 3 years r both have primarily consure you filed for bankruptcy, did	mer debts. Consumer debted purpose." If you pay any creditor a total da total of \$6,425* or more ts for domestic support oblighis bankruptcy case. If after that for cases filed on mer debts. If you pay any creditor a total da total of \$600 or more and	in one or more paying ations, such as ching or after the date of all of \$600 or more?	e? ments and the support a sadjustment.	he total amount you ind alimony. Also, do
	Creditor	's Name and	Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	payment for

Official Form 107

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Debtor 1 William E Bowman, IV Case number (if known) 16-14422 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Total amount Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number American Express Bank, FSB Civil **Cambridge District Court** □ Pending **Civil Process Department** □ On appeal William E Bowman, IV 4040 Mystic Valley Road □ Concluded 1652CV522 Medford, MA 02155 American Express Bank, FSB Civil Cambridge District Court □ Pending **Civil Process Department** □ On appeal William E Bowman, IV 4040 Mystic Valley Road Concluded Medford, MA 02155 1652CV523 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Value of the **Describe the Property** Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

П Yes Case 16-14422 Doc 17 Filed 12/19/16 Entered 12/19/16 17:43:23 Desc Main

Page 28 of 33 Document Debtor 1 William E Bowman, IV Case number (if known) 16-14422 Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Nο ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Van Dam Law LLP **Attorney Fees** \$365.00 233 Needham Street Suite 540 Newton, MA 02464 mvandam@vandamlawllp.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

No

☐ Yes. Fill in the details.

Person Who Was Paid Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment Case 16-14422 Doc 17 Filed 12/19/16 Entered 12/19/16 17:43:23 Desc Main Document Page 29 of 33

Debtor 1 William E Bowman, IV

Case number (if known) 16-14422

 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherw transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granti include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 									
		rson Who Received Transfer dress	Description and property transfer		Describe any property or payments received or debt paid in exchange		ate transfer was nade		
	Per	rson's relationship to you							
19.		nin 10 years before you filed for bankrupt eficiary? (These are often called asset-prod No Yes, Fill in the details.		ny property to a s	self-settled trust or similar dev	rice of w	vhich you are a		
	ш	res. Fill III the details.							
	Na	me of trust	Description and	value of the prop	erty transferred		ate Transfer was nade		
Par	1 R-	List of Certain Financial Accounts, Ins	truments Safe Denos	t Royes and Sto	orana Unite				
ı aı	. О.	List of Certain Financial Accounts, ins	struments, sale bepos	it boxes, and sit	rage onits				
20.		hin 1 year before you filed for bankruptcy d, moved, or transferred?	y, were any financial a	counts or instru	iments held in your name, or fo	or your	benefit, closed,		
	Incl	ude checking, savings, money market, o ses, pension funds, cooperatives, assoc				redit un	ions, brokerage		
		No							
		Yes. Fill in the details.							
		me of Financial Institution and dress (Number, Street, City, State and ZIP le)	Last 4 digits of account number	Type of accou instrument	nt or Date account was closed, sold, moved, or transferred	ı	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?								
		No Yes. Fill in the details.							
	NI.	ma of Financial Institution	Who also had so	4- :40	Describe the contents		Da atill		
		me of Financial Institution dress (Number, Street, City, State and ZIP Code)		Address (Number, Street, City,			Do you still have it?		
22.	Hav	e you stored property in a storage unit o	r place other than you	r home within 1 y	year before you filed for bankr	uptcy?			
	■ No □ Yes. Fill in the details.								
		Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents		Do you still have it?		
Par	f 9·	Identify Property You Hold or Control	for Someone Fise						
									
23.	3. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.								
	_								
■ No									
		Yes. Fill in the details.							
	_	rner's Name dress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property		Value		
Dan	10-	Give Details About Environmental Info	,						
		Give Details About Environmental Info							
For	the p	ourpose of Part 10, the following definition	ons apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or								

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 5

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toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Debtor 1 William E Bowman, IV

Case number (if known) 16-14422

Dates business existed

EIN:

From-To

regulations controlling the cleanup of these substances, wastes, or material.										
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.									
Rep	ort a	II notices, releases, and proceedings th	at you know about, regard	dless of when the	ey occurred.					
24.	Has	any governmental unit notified you tha	t you may be liable or pot	entially liable un	der or in violation of an environm	ental law?				
		No								
		Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Stre ZIP Code)	eet, City, State and	Environmental law, if you know it	Date of notice				
25.	Hav	e you notified any governmental unit of	any release of hazardous	material?						
		■ No								
		Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Stre ZIP Code)	eet, City, State and	Environmental law, if you know it	Date of notice				
26	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
20.	- IIav	e you been a party in any judicial of ad	ministrative proceeding th	ider any environ	mentariaw: merade settlements	and orders.				
		No								
	Car	Yes. Fill in the details. se Title	Court or agency	Na	ature of the case	Status of the				
		se Number	Name Address (Number, Street State and ZIP Code)		active of the clase	case				
Pai	rt 11:	Give Details About Your Business or	Connections to Any Busi	ness						
		_	·							
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?									
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
		☐ An owner of at least 5% of the voting or equity securities of a corporation								
		No. None of the above applies. Go to Part 12.								
		Yes. Check all that apply above and fil	in the details below for e	ach business.						
		siness Name dress	Describe the nature of the	ne business	Employer Identification number Do not include Social Security					

Name of accountant or bookkeeper

Graphic Design

(Number, Street, City, State and ZIP Code)

Bowman Design, Inc.

Arlington, MA 02476

12B Highland Ave

Page 31 of 33 Document William E Bowman, IV Case number (if known) 16-14422 Debtor 1 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ William E Bowman, IV Signature of Debtor 2 William E Bowman, IV Signature of Debtor 1 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Filed 12/19/16

☐ Yes. Name of Person

Case 16-14422

Doc 17

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Fill in this information to identify your case:							
Debtor 1	William E Bowma						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States B	ankruptcy Court for the:	DISTRICT OF MASSAC	CHUSETTS				
Case number	16-14422						
(if known)					Check if this is an		
					amended filing		
-					3		

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule Ca	
Creditor's Nationstar Mortgage LI	☐ Surrender the property.	□ No	
name:	Retain the property and redeem it.	_	
Description of 12 Highland Avenue Unit B	☐ Retain the property and enter into a Reaffirmation Agreement.	■ Yes	
property securing debt: Arlington, MA 02476 Middlesex County Primary residence	☐ Retain the property and [explain]:		
Creditor's Nissan-infiniti Lt	☐ Surrender the property.	■ No	
name:	Retain the property and redeem it.		
Description of	Retain the property and enter into a Reaffirmation Agreement.	Yes	
property securing debt:	☐ Retain the property and [explain]:		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Del	otor 1 N	/illiam E Bowman, IV	Case number (if known)	16-14422
Les	ssor's nam	e: Nissan-infiniti Lt		□ No
				Yes
	scription o perty:	f leased 2014 Infiniti Q50 Acct# 29009774013 Opened Opened 11/14 Las	t Active 11/10/16	
Par	rt 3: Sig	ın Below		
		y of perjury, I declare that I have indicated is subject to an unexpired lease.	d my intention about any property of my estate that sec	cures a debt and any personal
Χ	/s/ Will	iam E Bowman, IV	X	
		n E Bowman, IV e of Debtor 1	Signature of Debtor 2	
	Date	December 19, 2016	Date	